

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: **Joseph C. Kawan**  
Application No. **09/238,995**  
Filed: **January 28, 1999**  
For: **A METHOD AND SYSTEM FOR CONTACTLESS  
INTERFACING FOR SMART CARD BANKING**  
  
Examiner: **Felten, Daniel S.**  
Art Unit: **3693**

**FILED ELECTRONICALLY**

U.S. Patent and Trademark Office  
Customer Service Window, Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Sir:

The following is intended to be fully responsive to the Non-Final Office Action mailed September 30, 2011. Please reconsider the application in view of the following amendments and remarks:

**Amendments to the Claims** are reflected in the Listing of Claims which begins on page 3 of this paper.

**Remarks** begin on page 9 of this paper.